

**A Nobin Udyokta Project
Majuda & sons**



Presented by : Md.Golam Nobi
NU Identified and PP Prepared by : Md.Ala Uddin
Verified By: MD. Alauddin

**Sonaimuri Unit
Anchal-2
GRAMEEN TRUST**



BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA



Name	:	Golam Nobi
Age	:	25/12/1985
Marital status	:	Married
Children	:	two son
No. of siblings:	:	04 Brothes,one sister
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input type="text"/> Father <input type="text"/>
(ii) Mother's name	:	Majuda Knatun
(iii) Father's name	:	Fazlul Hok
(iv) GB member's info	:	Member since:07/01/2007 Branch: Jowag , Group:01 Loanee No.3691,Center:45/M, First loan:10,000/- Existing loan:N/A , Outstanding: N/A Drop:12/06/2014
Further Information:		
(v) Who pays GB loan installment	:	N/A
(vi) Mobile lady	:	N/A
(vii) Grameen Education Loan	:	N/A
(viii) Any other loan like GCCN, GKF etc..	:	N/A
(ix) Others	:	N/A
Education	:	Nine

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA

(Continued)



Present Occupation	:	Varieties Store
Initial Investment	:	2,50,000
Trade License/ Drug License		10843
Business Experience And Training Info	:	07 years
Other Own/Family Sources of Income	:	two brother abroad .
Other Own/Family Sources of Liabilities	:	N/A
NU Contact Info		01816-222144
NU Project Source/Reference	:	Sonaimuri Unit, Noakhali.

BRIEF HISTORY OF GB LOAN Utilization by Family



NU's mother has been a member of Grameen Bank from 2007 to 2014. At first his mother took a loan amount of 10,000 BDT from Grameen Bank. She invested the money in NU's business. NU's mother gradually improved their life standard by using GB loan.

PROPOSED BUSINESS Info.



Business Name	:	Majuda & Sons
Address/ Location	:	Jowag bazar
Total Investment in BDT	:	5,89,700
Financing	:	Self BDT 519,700 (from existing business) 88% Required Investment BDT 70,000/-(as equity) 12%
Present salary/drawings from business (estimates)	:	7000/-
Proposed Salary	:	7,000/-
Proposed Business	:	
(i) % of present gross profit margin	:	25%
(ii) Estimated % of proposed gross profit margin	:	25%
(iii) Agreed grace period	:	2 months

PRESENT & PROPOSED INVESTMENT Breakdown



Particulars	Existing Business (BDT)	Proposed (BDT)	Total (BDT)
Investments in different categories:	(1)	(2)	(1+2)
<u>Present Stock Items:</u>			
Silar	100000		519700
Silar out side	80000		
Whit Plastic	70000		
Wail Potty	5,700		
Plastic Rong galon	20,000		
Anamal Paints	50,000		
Shows	20,000		
Self	1,50,000		
Basundara Alpe Gas	150000		
Chair & table	10,000		
<u>Proposed items:</u>		70,000	
Total Capital			589700

PRESENT & PROPOSED INVESTMENT Breakdown

(Continued)



Present Stock items		
Product name	Unit (Quantity)	Amount
Siler		100000
Siler out side	20*3,800	80000
White Plastic	10*4,500	70000
White paint	3*1,900	5,700
Plastic Paint	10*2,000	20,000
Enamel Paints		50,000
Shows		20,0000
Bashubdhara LP gas		150000
Shelf	7*20,000	1,40,000
Chair & table		10,0000
Total Present Stock		519700

Proposed items		
Product Name	Unit	Amount
Wader coat	15*2000	30,000
Plastic paints	10*2000	20,000
Enamel Paints	10*2000	20,000
Total Proposed Stock		70,000

EXISTING BUSINESS OPERATIONS Info.



Particulars	Existing Business (BDT)		
	Daily	Monthly	Yearly
Sales (A)	3,000	90,000	10,80,000
<i>Less: Cost of sales (B)</i>	2,250	67,500	8,10,000
Gross Profit C=(A-B)	750	22,500	2,70,000
<i>Less: Operating Costs</i>			
Electricity bill		300	3,600
Generator bill		200	2,400
Shop Rent		2,500	30,000
Night Guard bill		200	2,400
Mobile bill		300	3,600
Present salary/Drawings- self		7,000	84,000
Employee(2,500)		2,500	30,000
Conveyance or Transport]		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400
Non Cash Item:			
Depreciation Expenses (15%)		1,125	13,500
Total Operating Cost (D)		14,525	1,74,300
Net Profit (C-D):		7,975	95,700

FINANCIAL PROJECTION OF NU BUSINESS PLAN



Particulars	Year 1 (BDT)			Year 2 (BDT)		
	Daily	Monthly	Yearly	Daily	Monthly	Yearly
Sales (A)	3,500	1,05,000	12,60,000	4,000	1,20,000	14,40,000
Less: Cost of Sale (B)	2,125	63,750	7,65,000	3,000	90,000	10,80,000
Gross Profit (A-B)=(C)	850	25,500	3,06,000	1,000	30,000	3,60,000
Less: Operating Costs						
Electricity bill		300	3,600		350	4,200
Generator bill		200	2,400		200	2,400
Shop Rent		1,200	14,400		1,200	14,400
Night Guard bill		200	2,400		200	2,400
Mobile bill		300	3,600		300	3,600
Present salary/Drawings- self		7,000	84,000		7,000	84,000
Employee(2,500)		2,500	30,000		2,500	30,000
Conveyance or Transport		200	2,400		200	2,400
Others (fees, Entertainment, TL renew)		200	2,400		200	2,400
Non Cash Item:						
Depreciation Expenses (15%)		1,125	13,500		1,125	13,500
Total Operating Cost (D)		13,225	1,58,570		13,275	1,59,300
Net Profit (C-D) = (E)		12,275	1,47,300		16,725	2,00,700
GT payback		28,000			28,000	
Retained Income:		1,19,300			1,72,700	

CASH FLOW Projection on Business Plan (Rec. & Pay.)



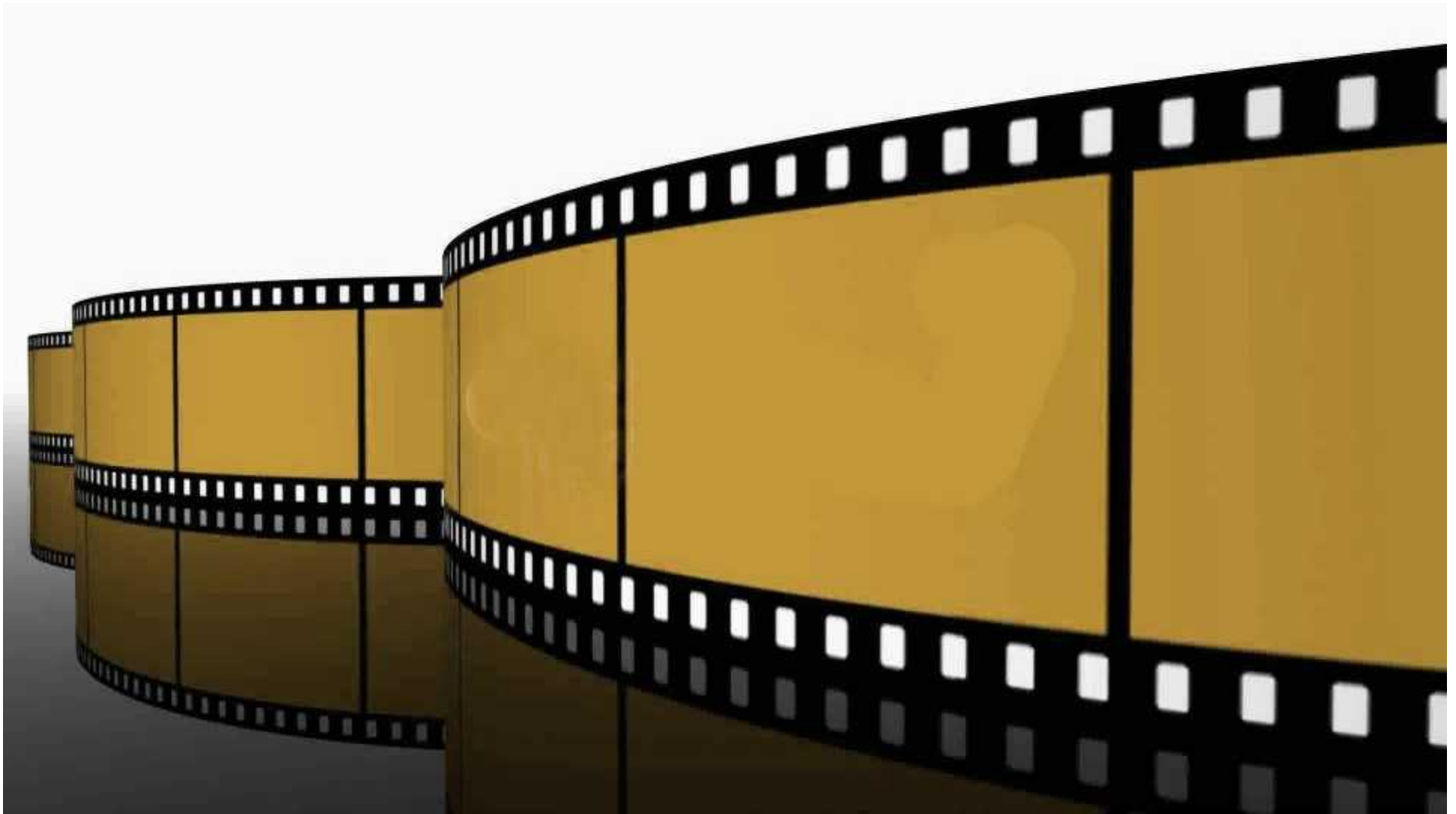
<i>Sl . No. #</i>	<i>Particulars</i>	<i>Year 1 (BDT)</i>	<i>Year 2 (BDT)</i>
1.0	Cash Inflow		
1.1	Investment Infusion by Investor	70,000	
1.2	Net Profit	1,47,300	2,00,700
1.3	Depreciation (Non cash item)	13,500	13,500
1.4	Opening Balance of Cash Surplus		118800
	Total Cash Inflow	2,30,800	3,33,000
2.0	Cash Outflow		
2.1	Purchase of Product	70,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	42000	42000
	Total Cash Outflow	112000	42,000
3.0	Net Cash Surplus	1,32,800	291000

SWOT Analysis



<p>STRENGTH</p> <ul style="list-style-type: none">■ NU is full time engaged with varieties■ Skilled & Experience 5 years■ Good Communication System.■ Good Networking with customer	<p>WEAKNESS</p> <ul style="list-style-type: none">■ Lack of investment
<p>OPPORTUNITIES</p> <ul style="list-style-type: none">■ Expansion Of Business■ Increasing the profitability	<p>THREATS</p> <ul style="list-style-type: none">■ varieties item related■ Theft

Photographs





Photographs



Photographs



Photographs



Photographs



Photographs



Photographs



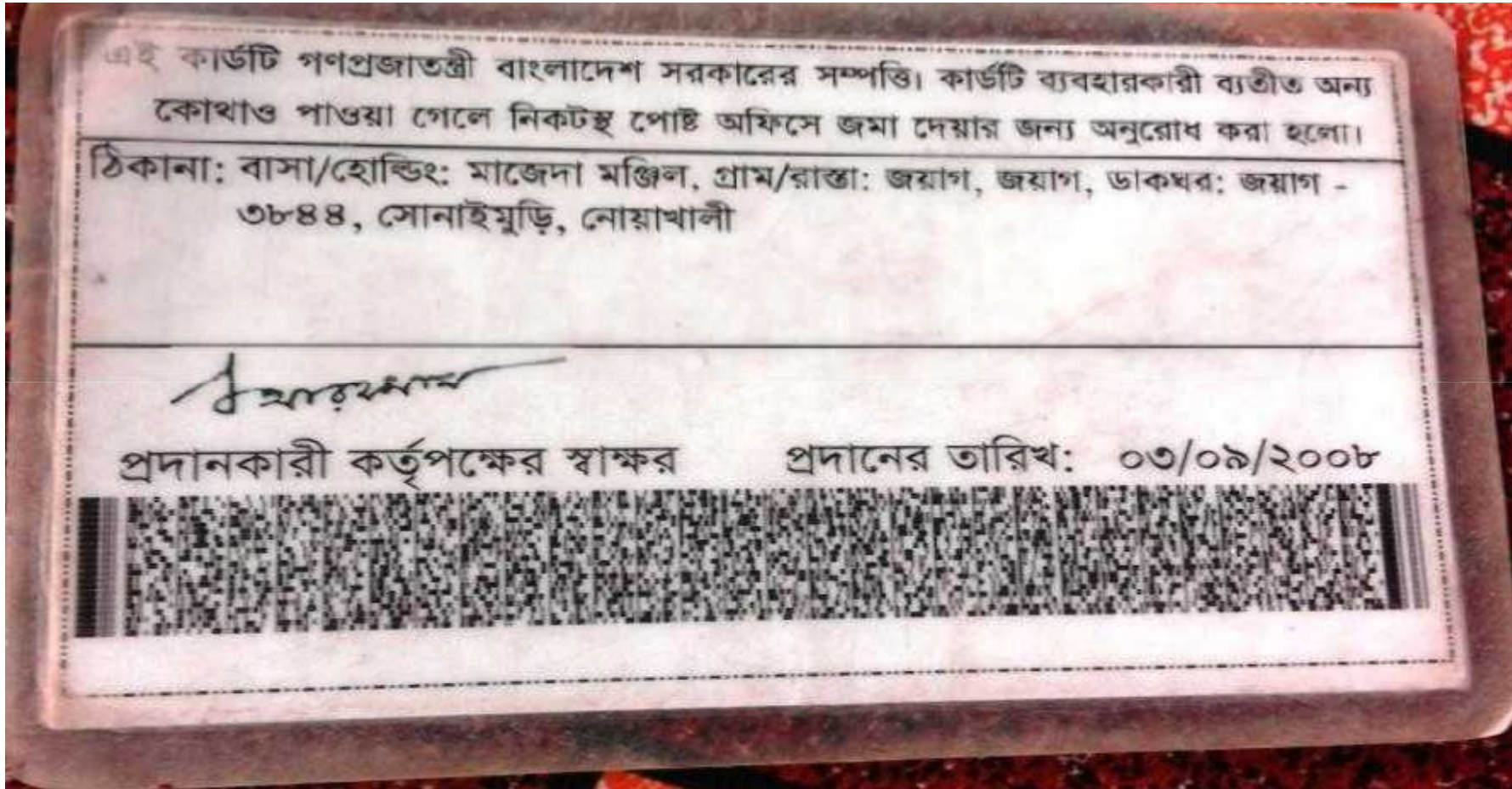
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Presented at
162nd Internal Design Lab
On September, 2017 at GT

